

IDENTITY THEFT

Each year, identity theft harms thousands of citizens in Multnomah County. The perpetrators of these crimes seek to obtain personal information about you so they can take on your financial identity. They look for your Social Security number, birth information, credit card number and other data to establish an identity. Oftentimes you are not even aware that you have become a victim until you start getting bills for thousands of dollars of unauthorized purchases.

PREVENTION

Criminals can only assume your identity if they have access to your personal information. You should consider the following to reduce your risk of being the victim of identity theft:

- Never give anyone your credit card numbers or related information over the phone unless you initiated the phone call or know with whom you are dealing.
- Do not carry your Social Security card or number, birth certificate, passport or extra credit cards with you.
- Do not write your Social Security number on your checks.
- Shred all documents containing account numbers or other personal information before disposing of them, even including “junk” mail that contains only an address label with your name and address.
- Keep a list of all credit card account numbers and corresponding phone numbers so that you can contact creditors quickly if the cards get lost or stolen. Avoid maintaining a copy of this list on your computer; instead maintain a hand-written list that is secured in a hidden safe at home or in a safety deposit box.
- Order a credit report once a year from one of the three major credit bureaus (see contact information below). Check for any false charges that may indicate fraud. These reports are very inexpensive and can help identify fraudulent activity.
- Be careful at ATMs. Shield the information and the keypad from people behind you. Consider avoiding the new ATM cards that do not require a PIN as these can be stolen and used very quickly.
- If your ATM or credit card is stolen and someone calls saying they are from the financial institution and want to verify your PIN, do not give them any information.
- Even if your ATM or credit card is not stolen and someone calls and claims to be from the financial institution, verify that the person is from the institution by requesting employee and institution information, and request to call them back to verify this information.
- Try not to put checks in your mailbox and do not have your checks delivered to your home. Remember that many identity thieves steal letters out of your mailbox or items out of your car that provide them with your personal information.
- Consider using a locked mailbox or post office box.

WHAT TO DO IF YOU ARE THE VICTIM OF IDENTITY THEFT:

If you are the victim of identity theft, you must act quickly and you must be thorough. The task before you will not be easy and it will take time to finally resolve the many problems created by people who are profiting from having your identity.

A QUICK GUIDE:

1. Call the non-emergency number at 503-823-3333 for the police to report your suspicion.
2. Contact the fraud units of the three major credit-reporting agencies to place a fraud alert on your accounts. They are:
 - a. [Equifax](#) 800-252-6285; PO Box 740241, Atlanta, GA 30374-0241
 - b. [Experian](#) 888-397-3742; PO Box 9532, Allen, TX 75013
 - c. [TransUnion](#) 800-680-7289; Fraud Victim Assistance Division, PO Box 6790, Fullerton, (CA 92834-6790.
 - d. Contact your bank and creditors. Cancel any account that is the subject of the fraud or identity theft.
3. The Federal Trade Commission (FTC) has a hotline that provides valuable information. The FTC does not prosecute identity theft cases. You can contact the FTC online or call toll free 877-438-4338.
4. Please be patient. Cases involving identity theft often involve lengthy investigations and typically include many other victims.